

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF PENNSYLVANIA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Joseph**

First name

**Martin**

Middle name

**Thomas**

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-4532**

Debtor 1 **Joseph Martin Thomas**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

**5. Where you live**

**2100 South Shore Drive  
Erie, PA 16505**

Number, Street, City, State & ZIP Code

**Erie**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**c/of Tri-State Pain Institute  
2374 Village Common Drive  
Erie, PA 16506**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Joseph Martin Thomas

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |                |            |                   |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☐ No.
- ☒ Yes.
- |          |                                         |                       |                               |
|----------|-----------------------------------------|-----------------------|-------------------------------|
| Debtor   | <u>Tri-State Pain Institute LLC</u>     | Relationship to you   | <u>Debtor is Sole Member.</u> |
| District | <u>Western District of Pennsylvania</u> | When                  | <u>1/23/20</u>                |
|          |                                         | Case number, if known | <u>20-10049</u>               |
| Debtor   | _____                                   | Relationship to you   | _____                         |
| District | _____                                   | When                  | _____                         |
|          |                                         | Case number, if known | _____                         |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Joseph Martin Thomas

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any \_\_\_\_\_

Number, Street, City, State &amp; ZIP Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☐ No. I am not filing under Chapter 11.☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

Number, Street, City, State &amp; Zip Code \_\_\_\_\_

Debtor 1 **Joseph Martin Thomas**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Joseph Martin Thomas

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts _____ _____

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17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18.  I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		

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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Joseph Martin ThomasJoseph Martin Thomas

Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2Executed on May 6, 2020  
MM / DD / YYYYExecuted on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 **Joseph Martin Thomas**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**If you are not represented by an attorney, you do not need to file this page.**

**/s/ Michael P. Kruszewski, Esquire**

Date

**May 6, 2020**

Signature of Attorney for Debtor

MM / DD / YYYY

**Michael P. Kruszewski, Esquire 91239**

Printed name

**Quinn, Buseck, Leemhuis, Toohey, & Kroto, Inc.**

Firm name

**2222 West Grandview Boulevard**  
**Erie, PA 16506**

Number, Street, City, State & ZIP Code

Contact phone **(814)833-2222**

Email address \_\_\_\_\_

**91239 PA**

Bar number & State

Fill in this information to identify your case:

Debtor 1 Joseph Martin Thomas  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number \_\_\_\_\_  
 (if known)

☐ Check if this is an amended filing

B 104

**For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders**

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

**Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.**

Unsecured claim

<b>1</b>	<b>Ally Bank</b> <b>P.O. Box 380901</b> <b>Bloomington, MN 55438</b>	What is the nature of the claim? <b>2017 Ford Super Duty F-250</b> <b>Debtor intends to sell or surrender this vehicle.</b> <b>VIN</b> <b>1FT7X2B65HEE62124</b>	<b>\$ \$22,391.02</b>
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) <b>\$ \$49,066.02</b>			
Contact <b>(888)925-2559</b>		Value of security: <b>- \$ \$26,675.00</b> Unsecured claim <b>\$ \$22,391.02</b>	

<b>2</b>	<b>Barclay Card Card Services</b>	What is the nature of the claim? <b>Credit Card Purchases/Barclays American Airlines MasterCard</b>	<b>\$ \$41,071.12</b>
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Debtor 1 Joseph Martin Thomas Case number (if known) \_\_\_\_\_

**P.O. Box 13337**  
**Philadelphia, PA 19101-3337**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Contact

Contact phone

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

3

**Brian S. Clark**  
**Beth Clark**  
**10479 Route 19**  
**Waterford, PA 16441**

What is the nature of the claim?

**Professional Liability** \$ **\$50,000.00**  
**Lawsuit**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

**Peter A. Pentz, Esquire**

**petep@pentzlaw.com**

Contact

**(814)651-0695**

Contact phone

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

4

**Candor Surgical Management,**  
**Inc.**  
**1180 Adams Lane**  
**Southlake, TX 76092**

What is the nature of the claim?

**Promissory Note** \$ **\$1,109,464.24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**info@candorhealthcare.com**

Contact

**(817)421-5500**

Contact phone

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

5

**Darin Williamson**  
**22370 Britton Road**  
**Spartansburg, PA 16434**

What is the nature of the claim?

**Professional Liability** \$ **\$50,000.00**  
**Lawsuit**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Debtor 1 Joseph Martin Thomas Case number (if known) \_\_\_\_\_

**Philip C. Chapman, Esquire**

**phil@pribanic.com**

Contact

**(412)281-8844**

Contact phone

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**6**

**Ernest Guichard**  
**9 Church Street**  
**Charlotte Villa 2, Apt. 503**  
**Sinclairville, NY 14782**

What is the nature of the claim? **Professional Liability Lawsuit** \$ **\$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☒ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

**Jason M. Telaak, Esquire**

**jtelaak@campbellassociateslaw.com**

Contact

**(716)992-2222**

Contact phone

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**7**

**Frederick J. Marchinetti, II**  
**11538 Route 19**  
**Waterford, PA 16441**

What is the nature of the claim? **Professional Liability Lawsuit** \$ **\$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☒ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

**L.C. TeWinkle, Esquire**

**ltewinkle@velocity.net**

Contact

**(814)454-1100**

Contact phone

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**8**

**Harold Hewitt, Esquire**  
**5935 Shady Hollow Drive**  
**Erie, PA 16506**

What is the nature of the claim? **Professional Liability Lawsuit** \$ **\$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☒ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

Debtor 1 Joseph Martin Thomas Case number (if known) \_\_\_\_\_

**Paul J. Susko, Esquire**

**paul@ksslawfirm.com**

Contact

**(814)455-7612**

Contact phone

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**9**

**Internal Revenue Service**  
**ATTN: Centralized Insolvency**  
**Operations**  
**P.O. Box 7346**  
**Philadelphia, PA 19101-7346**

Contact

Contact phone

**What is the nature of the claim?** Estimated 2019 Tax Liability **\$ \$140,000.00**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☒ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**10**

**Kelly S. Buck**  
**Scott A. Buck**  
**3101 Broadlawn Drive**  
**Erie, PA 16506**

**L.C. TeWinkle, Esquire**

**ltewinkle@velocity.net**

Contact

**(814)454-1100**

Contact phone

**What is the nature of the claim?** Professional Liability Lawsuit **\$ \$50,000.00**

**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
- ☒ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_
- Value of security: - \$ \_\_\_\_\_
- Unsecured claim \$ \_\_\_\_\_

**11**

**Lester Spencer**  
**Chris Spencer**  
**337 East 21st Street**  
**Erie, PA 16503**

**David L. Hunter, Jr., Esquire**

**What is the nature of the claim?** Professional Liability Lawsuit **\$ \$50,000.00**

**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
- ☒ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No

Debtor 1 Joseph Martin Thomas Case number (if known) \_\_\_\_\_

dhunter@hunterlawerie.com

Contact

(814)452-4473

Contact phone

☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

12

**Marjorie A. Weidner**  
20323 State Highway 89  
Spartansburg, PA 16434

**L.C. TeWinkle, Esquire**

ltewinkle@velocity.net

Contact

(814)454-1100

Contact phone

What is the nature of the claim? **Professional Liability Lawsuit** \$ **\$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

13

**Pa. Dept. of Revenue**  
Dept. 280946  
Harrisburg, PA 17128-0946

Contact

Contact phone

What is the nature of the claim? **Estimated 2019 Tax Liability** \$ **\$25,000.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☒ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

14

**Pa. Dept. of Revenue**  
Dept. 280946  
Harrisburg, PA 17128-0946

Contact

Contact phone

What is the nature of the claim? **2018 Income Tax - Balance due per 2/7/2020 Notice** \$ **\$22,299.47**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☒ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Debtor 1 **Joseph Martin Thomas**

Case number (if known)

15

**Rita Jennings  
George Jennings  
5524 West 52nd Street  
Fairview, PA 16415**

**Steven J. Wildberger, Esquire**

**steven@matzuslaw.com**

Contact

**(412)259-5303**

Contact phone

What is the nature of the claim?

**Professional Liability  
Lawsuit**

**\$ \$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

16

**Sharon L. Kulig  
Steven B. Kulig  
10 Hunter Street  
Jamestown, NY 14701**

**Francis M. Letro, Esquire**

**francis@letrolaw.com**

Contact

**(716)568-4768**

Contact phone

What is the nature of the claim?

**Professional Liability  
Lawsuit**

**\$ \$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

17

**Steven Kinross  
Kathy Kinross  
507 Sanford Place  
Erie, PA 16511**

**David L. Hunter, Jr., Esquire**

**dhunter@hunterlawerie.com**

Contact

**(814)452-4473**

Contact phone

What is the nature of the claim?

**Professional Liability  
Lawsuit**

**\$ \$50,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Debtor 1 Joseph Martin Thomas

Case number (if known) \_\_\_\_\_

18

**TIAA Commercial Finance, Inc.**  
**390 S. Woods Mill Road**  
**Suite 300**  
**Chesterfield, MO 63017**

What is the nature of the claim?

Personal Guaranty

\$ \$1,706,000.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Michael F.J. Romano, Esquire**

**mromano@rgalegal.com**

Contact

**(856)384-1515**

Contact phone

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

19

**Wells Fargo Bank, N.A.**  
**4101 Wiseman Blvd.**  
**Building 307**  
**San Antonio, TX 78251**

What is the nature of the claim?

Personal Guarantee

\$ \$3,593,156.63

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Salene Mazur Kraemer, Esquire**

**skraemer@bernsteinlaw.com**

Contact

**(412)456-8100**

Contact phone

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

20

**Widget Federal Credit Union**  
**2154 East Lake Road**  
**Erie, PA 16511**

What is the nature of the claim?

**2017 Ford F-150**  
**The Debtor intends to**  
**sell or surrender this**  
**vehicle.**  
**VIN**  
**1FTEW1EF8HKD62536**

\$ \$25,735.23

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**info@widgetfinancial.com**

Contact

**(814)456-6231**

Contact phone

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) \$ \$49,335.23  
Value of security: - \$ \$23,600.00  
Unsecured claim \$ \$25,735.23

Debtor 1 Joseph Martin Thomas Case number (if known) \_\_\_\_\_

**Part 2: Sign Below**

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Joseph Martin Thomas  
Joseph Martin Thomas  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date May 6, 2020

Date \_\_\_\_\_

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;



most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court  
Western District of Pennsylvania**

In re **Joseph Martin Thomas**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **May 6, 2020**

**/s/ Joseph Martin Thomas**

**Joseph Martin Thomas**

Signature of Debtor

Ally Bank  
P.O. Box 380901  
Bloomington, MN 55438

Anglea Dunkle  
2374 Village Common Drive  
Suite 100  
Erie, PA 16506

Bank of America, N.A.  
P.O. Box 15222  
Wilmington, DE 19886-5222

Barclay Card  
Card Services  
P.O. Box 13337  
Philadelphia, PA 19101-3337

Benjamin A. Post, Esquire  
Post & Post LLC  
920 Cassatt Road  
200 Berwyn Park, Suite 102  
Berwyn, PA 19312

Berkheimer  
P.O. Box 25153  
Lehigh Valley, PA 18002-5153

Best Wildlife Services  
P.O. Box 36  
Erie, PA 16512

Brian S. Clark  
Beth Clark  
10479 Route 19  
Waterford, PA 16441

Candor Surgical Management, Inc.  
1180 Adams Lane  
Southlake, TX 76092

Charles R. Burger  
Margaret J. Burger  
9890 Wattsburg Road  
Erie, PA 16509

City of Erie Tax Collector  
626 State Street  
Room 105  
Erie, PA 16401

Core Erie MOB LP  
1515 Lake Shore Drive  
Suite 225  
Columbus, OH 43204

Dahlkemper Landscape & Maintenance  
2558 Hillborn Avenue  
Erie, PA 16505

Darin Williamson  
22370 Britton Road  
Spartansburg, PA 16434

David L. Hunter, Jr., Esquire  
821 State Street  
Erie, PA 16501

Edward M. Zimm, or Assigns  
300 State Street,  
Suite 200  
Erie, PA 16507

Ernest Guichard  
9 Church Street  
Charlotte Villa 2, Apt. 503  
Sinclairville, NY 14782

Fifth Third Bank  
5050 Kingsley Drive  
Cincinnati, OH 45263-9998

Francis J. Klemensic, Esquire  
Dickie McCamey & Chilcote PC  
100 State Street, Suite 508  
Erie, PA 16507

Francis M. Letro, Esquire  
The Dun Building  
10th Floor  
110 Pearl Street  
Buffalo, NY 14202

Frederick J. Marchinetti, II  
11538 Route 19  
Waterford, PA 16441

George W. Connor MD  
207 South Main Street, Suite 140  
Jamestown, NY 14701

Glenn Morisue  
6201 1/2 Lake Road West  
Ashtabula, OH 44004

Greater Erie Surgery Center LLC  
2374 Village Common Drive  
Erie, PA 16506

Harold Hewitt, Esquire  
5935 Shady Hollow Drive  
Erie, PA 16506

Heather Adams Szymczak  
2374 Village Common Drive  
Suite 100  
Erie, PA 16506

Howard Hanna Real Estate Services  
ATTENTION: Kathe W. Rafferty  
4248 West 12th Street  
Erie, PA 16505

Internal Revenue Service  
ATTN: Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

James D. McDonald, Jr., Esquire  
100 State Street  
Suite 700  
Erie, PA 16507

Jason M. Telaak, Esquire  
8274 North Main Street  
Eden, NY 14057

John Doe & Jane Doe  
2374 Village Common Drive  
Suite 100  
Erie, PA 16506

Jung-Woo Ma, MD  
2374 Village Common Drive  
Suite 100  
Erie, PA 16506

KADA Gallery  
2632 West Eighth Street  
Erie, PA 16505

Kelly S. Buck  
Scott A. Buck  
3101 Broadlawn Drive  
Erie, PA 16506

Laurie C. TeWinkle, Esquire  
Law Offices of L.C. TeWinkle  
821 State Street  
Erie, PA 16501

Lester Spencer  
Chris Spencer  
337 East 21st Street  
Erie, PA 16503

Marjorie A. Weidner  
20323 State Highway 89  
Spartansburg, PA 16434

Marsh Realty, Inc.  
ATTENTION: Gary V. Marsh  
116 1/2 W. Spring Street  
Titusville, PA 16354

Micheal F.J. Romano, Esquire  
Ramano, Garubo, & Argentieri  
P.O. Box 456  
52 Newton Avenue  
Woodbury, NJ 08096

Mr. and Mrs. Steven E. Ribbing  
c/of Matthew W. Loughren, Esquire  
310 Grant Street, Suite 2800  
Grant Bldg.  
Pittsburgh, PA 15219

Northwest Bank  
100 Liberty Street  
Drawer 128  
Warren, PA 16365-0128

Pa. Dept. of Revenue  
Dept. 280946  
Harrisburg, PA 17128-0946

Pat Baldino Fine Art  
64 Vernon Drive  
Scarsdale, NY 10583

Paul J. Susko, Esquire  
502 Parade Street  
Erie, PA 16507

Peter A. Pentz, Esquire  
246 West Tenth Street  
Erie, PA 16501

Philip C. Chapman III, Esquire  
Pribanic & Pribanic  
513 Court Place  
Pittsburgh, PA 15219

PNC Bank  
2730 Liberty Avenue  
Pittsburgh, PA 15222



Rick Rumball  
4808 Red Coat Court  
Raleigh, NC 27616

Rick Taraszki  
6103 West Lake Road  
Erie, PA 16505

Rita Jennings  
George Jennings  
5524 West 52nd Street  
Fairview, PA 16415

Ronald M. Punttil, Jr., Esquire  
Cipriani & Werner  
650 Washington Road  
Suite 700  
Pittsburgh, PA 15228

Salene Mazur Kraemer, Esquire  
Trisha Hudkins, Esquire  
Bernstein-Burkley P.C.  
707 Grant St., Suite 2200, Gulf Tower  
Pittsburgh, PA 15219

Sharon L. Kulig  
Steven B. Kulig  
10 Hunter Street  
Jamestown, NY 14701

Steven J. Wildberger, Esquire  
Matzus Law LLC  
310 Grant Street  
Suite 3210  
Pittsburgh, PA 15219

Steven Kinross  
Kathy Kinross  
507 Sanford Place  
Erie, PA 16511

Tax Collector  
Township of Greene  
8628 Wattsburg Road  
Erie, PA 16509

Tax Collector  
Township of Millcreek  
3608 West 26th Street  
Erie, PA 16506

TIAA Commercial Finance, Inc.  
390 S. Woods Mill Road  
Suite 300  
Chesterfield, MO 63017

Tri-State Pain Institute LLC  
2374 Village Common Drive  
Erie, PA 16506

UPMC Chautauqua at WCA  
207 Foote Avenue  
Jamestown, NY 14702

Vanessa G. Ramlal MD  
207 Foote Avenue  
Jamestown, NY 14702

Wells Fargo Bank, N.A.  
4101 Wiseman Blvd.  
Building 307  
San Antonio, TX 78251

Wells Fargo Bank, National Association  
301 S. Tryon Street  
27th Floor  
Charlotte, NC 28282

Widget Federal Credit Union  
2154 East Lake Road  
Erie, PA 16511

Zubin Menon MD  
565 Abbott Road  
Buffalo, NY 14220